

ATTENTION: If you work with companies and workers affected by layoffs and plant closings, use this guide to make sure employees have timely information on the Health Coverage Tax Credit (HCTC).

The Rapid Response (RR) Team **determines when the HCTC Program may be introduced** to individuals as an available benefit if:

- Individuals are certified at the company for Trade Adjustment Assistance (TAA), Alternative Trade Adjustment Assistance (ATAA) or Reemployment Trade Adjustment Assistance (RTAA)
- The Pension Benefit Guaranty Corporation (PBGC) assumes the company pension plan

The RR Team **supports the employer** by providing HCTC Program materials as part of pre-layoff services. The materials outline HCTC basics and illustrate the importance of delivering timely information about health coverage options to employees prior to layoff (if possible). HCTC materials available for distribution include:

- The HCTC Brochure
- The HCTC Employer Information Guide (separate versions available for TAA or PBGC populations)
- The HCTC Registration To-Do List (separate versions available for TAA or PBGC populations)

The RR Team **supports the employee** to understand the HCTC Program by:

- Clarifying eligibility requirements for TAA, ATAA/RTAA and PBGC benefits,
- Identifying important HCTC enrollment deadlines and reminders,
- Outlining qualified health plan options in the state,
- Informing individuals that it may take up to six weeks to register for the monthly HCTC Program, and that there may be state-level assistance (via a NEG Bridge/Gap Filler Grant) available to help pay for their health plan premium costs while they are registering for the monthly HCTC, and
- Emphasizing the need to apply for TAA/TRA benefits monthly.

The RR Team **supports health plan administrators** by:

- Notifying state-qualified health plans of new potentially eligible populations to increase their enrollments.
- Providing newly eligible populations with state-qualified health plan(s).
- Encouraging participation from third party administrators associated with the company and from other state-qualified health plans.

If COBRA is offered, the RR Team can provide further support to the COBRA Health Plan Administrators (HPAs) by encouraging them to enroll to receive monthly HCTC payments. COBRA HPAs can view the requirements and steps to enroll with the HCTC Program at www.irs.gov (Keyword/Search: HCTC).

As the RR Team **continues its relationship with the HCTC Program** to provide support to individuals, the RR Team can:

- Check www.irs.gov (Keyword/Search: HCTC) for a listing of available state-qualified health plans.
- Notify the HCTC Program of large increases in the eligible population in the state and request assistance, as necessary.
- Contact the HCTC Customer Contact Center at **1-866-628-HCTC (4282)** with any questions or concerns and to order HCTC brochures.

**To learn more about the HCTC, visit
www.irs.gov (Keyword/Search: HCTC).**



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